



U.S. Department of Education
Information about your federal student loan

April 19, 2022

#BWBBCEFT
#B751 3988 0804 19L8#
DYAMINE L MARTINEZ
2033 S GESSNER RD APT 2138
HOUSTON TX 77063-1175

TRANSFER OF YOUR LOAN ACCOUNT

Account Number: 75 9650 6848

Dear Borrower:

The U.S. Department of Education (ED) will soon transfer the customer service of your federal student loan account to Nelnet, another member of ED's federal loan servicer team. Your loans are not being sold. ED will continue to own your loans; however, a different servicer will manage your loans and assist you on ED's behalf.

This change in servicer will not impact the existing terms, conditions, interest rate, or available repayment plans of your federal student loans.

Your loan account will be transferred to Nelnet on or about 05/05/2022. If ED doesn't transfer your account as planned, we'll let you know.


Once your loans have been fully transferred, you may see some changes on your credit report. Your federal student loans will be reported under your new loan servicer Nelnet.

The current balance of the loans being transferred as of the date of this letter is \$59,197.06. This includes for all loans a total principal balance of \$57,536.23 and an outstanding accrued interest balance of \$1,660.83.

Your Actions: To help ensure a smooth transition to Nelnet, you'll need to do the following:

- ✓ Read the questions and answers that follow to learn more about the transfer.
- ✓ Establish online loan account access with your new servicer.
- ✓ Update your address book or phone to include your new servicer's contact information.
- ✓ Make sure you provide changes in your contact information to your new servicer.
- ✓ If applicable, make the changes necessary to direct your federal student loan payments to your new servicer.

Sincerely,
FedLoan Servicing



portal.consumerfinance.gov

Submit a complaint | Consumer Financial Protection Bureau

Complaint Detail

Complaint Detail

221001-9494916

[Print complaint](#)

✓ Submitted

STATUS
Submitted to the CFPB on 10/1/2022

PRODUCT
Credit reporting, credit repair services, or other personal consumer reports

ISSUE
Incorrect information on your report

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

On September 17, 2022 I started dispute processes with Experian, Transunion, and Equifax to dispute the 16 open Fedloan Servicing accounts that were still showing as open since April 2022, although my loans were transferred to Nelnet starting in May 2022. Nelnet is showing my loans as consolidated on all three credit bureau's, which is correct. My issue is with Fedloan Servicing who's loan transferring process is inadequate as they have failed to properly update my credit reports with the three credit bureau's. I called Fedloan Servicing in mid September prior to September 17th and requested they correct this information as it should have been done after transferring my loans to Nelnet. Fedloan Servicing has a very time consuming process of printing a form to correct credit issues and mailing it back. This should have been done as apart of the loan transfer process. So I decided to go directly through the credit bureau's for a faster result, Experian and Transition have properly updated my credit report to zero out the balances with Fedloan Servicing and closed the accounts. Equifax has failed to correct my credit report because Fedloan Servicing is reporting to them that I still have a balance with them and that the account is still open, this is false, although my Fedloan Servicing website dashboard shows loan balance as \$0, Fedloan Servicing is still reporting inaccurate information as if my student loans are still held by them and their not.

[View full complaint](#)





No



CREDIT FILE : October 10, 2022

Confirmation # 2273573871

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

000007389-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

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000007389-DISC

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2273573871-EMB-0b18010300000193-10102022

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0018 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION *HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0018		08/17/2020	\$ 12,847			Monthly	20						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/17/2022	\$ 12,847	\$ 0	04/2022		\$ 0		09/2022						
Status	Type of Account	Type of Loan			Whose Account			Portfolio Indicator	Portfolio Status				
Pays As Agreed	Installment	Education Loan			Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	\$ 12,847			04/01/2022	\$ 12,847			Education Loan	
04/22	\$ 12,847			03/01/2022	\$ 12,847			Education Loan	
03/22	\$ 12,847			02/01/2022	\$ 12,847			Education Loan	
02/22	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
01/22	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
12/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	

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Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
10/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
09/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
08/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
07/21	\$ 12,847			03/01/2021	\$ 12,847		\$ 0	Education Loan	
06/21	\$ 11,162			03/01/2021	\$ 11,162		\$ 0	Education Loan	
05/21	\$ 9,476			03/01/2021	\$ 9,476		\$ 0	Education Loan	
04/21	\$ 9,476			03/01/2021	\$ 9,476		\$ 0	Education Loan	
03/21	\$ 6,431			02/01/2021	\$ 6,431			Education Loan	
02/21	\$ 6,431			02/01/2021	\$ 6,431		\$ 0	Education Loan	
01/21	\$ 3,376				\$ 3,376		\$ 0	Education Loan	
12/20	\$ 3,376				\$ 3,376		\$ 0	Education Loan	
11/20	\$ 3,376				\$ 3,376		\$ 0	Education Loan	
10/20	\$ 3,376				\$ 3,376		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274548263

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

000008289-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

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000008289-DISC

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What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
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- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

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	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0017 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0017		03/09/2020	\$ 5,971			Monthly	25						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/11/2022	\$ 5,972	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account	Type of Loan			Whose Account			Portfolio Indicator	Portfolio Status				
Pays As Agreed	Installment	Education Loan			Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate



CREDIT FILE : October 10, 2022

Confirmation # 2273573262

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000007385- DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

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Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

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Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0016 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0016		08/22/2019	\$ 2,917			Monthly	32						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 2,986	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account	Type of Loan			Whose Account			Portfolio Indicator	Portfolio Status				
Pays As Agreed	Installment	Education Loan			Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process



CREDIT FILE : October 10, 2022

Confirmation # 2273573558

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

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What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

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Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
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	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0015 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0015		08/22/2019	\$ 2,292			Monthly	32						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 2,292	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process



CREDIT FILE : October 11, 2022

Confirmation # 2274530070

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000007423-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0014 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR

COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THE PRIOR PAYING HISTORY ON THIS ACCOUNT HAS BEEN UPDATED. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING PO Box 60610 Harrisburg PA 171060610 : 8006992908													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
*0014	09/03/2018	\$ 3,525			Monthly	43							
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 3,758	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 3,758			04/01/2022	\$ 3,525			Education Loan	
03/22	\$ 3,758			03/01/2022	\$ 3,525			Education Loan	
02/22	\$ 3,758			02/01/2022	\$ 3,525			Education Loan	
01/22	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
12/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
11/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	

(Continued On Next Page)
000007423-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
10/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
09/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
08/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
07/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
06/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
05/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
04/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
03/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
02/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
01/21	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
12/20	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
11/20	\$ 3,758				\$ 3,525		\$ 0	Education Loan	
10/20	\$ 3,758				\$ 3,525		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274550476

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000008393-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0013 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0013		09/03/2018	\$ 4,500			Monthly	43						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 4,500	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 4,500			04/01/2022	\$ 4,500			Education Loan	
03/22	\$ 4,500			03/01/2022	\$ 4,500			Education Loan	
02/22	\$ 4,500			02/01/2022	\$ 4,500			Education Loan	
01/22	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
12/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	

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000008393-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
10/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
09/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
08/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
07/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
06/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
05/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
04/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
03/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
02/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
01/21	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
12/20	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
11/20	\$ 4,500				\$ 4,500		\$ 0	Education Loan	
10/20	\$ 4,500				\$ 4,500		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274530219

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000007427-DISC

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2274530219-EMB-0b190102000001b5-10112022

000007427- DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0012 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0012		09/26/2017	\$ 6,000			Monthly	54						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/11/2022	\$ 6,610	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 6,610			04/01/2022	\$ 6,000			Education Loan	
03/22	\$ 6,610			03/01/2022	\$ 6,000			Education Loan	
02/22	\$ 6,610			02/01/2022	\$ 6,000			Education Loan	
01/22	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
12/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	

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000007427-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
10/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
09/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
08/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
07/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
06/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
05/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
04/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
03/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
02/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
01/21	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
12/20	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
11/20	\$ 6,610				\$ 6,000		\$ 0	Education Loan	
10/20	\$ 6,610				\$ 6,000		\$ 0	Education Loan	



CREDIT FILE : October 10, 2022

Confirmation # 2273572025

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000007374-DISC

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000007374- DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0011 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0011		09/26/2017	\$ 3,500			Monthly	54						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/10/2022	\$ 3,500	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate



CREDIT FILE : October 11, 2022

Confirmation # 2274547181

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

000008249-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0008 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0008		08/15/2016	\$ 2,000			Monthly	67						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 2,253	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes - Reinvestigation in Process

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 2,253			04/01/2022	\$ 2,000			Education Loan	
03/22	\$ 2,253			03/01/2022	\$ 2,000			Education Loan	
02/22	\$ 2,253			02/01/2022	\$ 2,000			Education Loan	
01/22	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
12/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	

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000008249-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
10/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
09/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
08/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
07/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
06/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
05/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
04/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
03/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
02/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
01/21	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
12/20	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
11/20	\$ 2,253				\$ 2,000		\$ 0	Education Loan	
10/20	\$ 2,253				\$ 2,000		\$ 0	Education Loan	



CREDIT FILE : October 10, 2022

Confirmation # 2273572926

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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2273572926-EMB-0b18010300000193-10102022

000007383-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0007 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THE PRIOR PAYING HISTORY

ON THIS ACCOUNT HAS BEEN UPDATED. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0007		08/15/2016	\$ 4,500			Monthly	67						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/10/2022	\$ 4,500	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Consumer Disputes After Resolution

Student Loan

Fixed Rate



CREDIT FILE : October 11, 2022

Confirmation # 2274550307

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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2274550307-EMB-0b190102000001b5-10112022

000008390-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0006 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0006		02/03/2016	\$ 2,000			Monthly	73						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/11/2022	\$ 2,000	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account	Type of Loan			Whose Account			Portfolio Indicator	Portfolio Status				
Pays As Agreed	Installment	Education Loan			Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 2,000			04/01/2022	\$ 2,000			Education Loan	
03/22	\$ 2,000			03/01/2022	\$ 2,000			Education Loan	
02/22	\$ 2,000			02/01/2022	\$ 2,000			Education Loan	
01/22	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
12/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	

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000008390-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
10/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
09/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
08/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
07/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
06/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
05/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
04/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
03/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
02/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
01/21	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
12/20	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
11/20	\$ 2,000				\$ 2,000		\$ 0	Education Loan	
10/20	\$ 2,000				\$ 2,000		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274549078

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

000008343-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

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000008343-DISC

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2274549078-EMB-0b190102000001b5-10112022

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0005 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0005		09/18/2014	\$ 1,150			Monthly	90						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 1,186	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 1,186			04/01/2022	\$ 1,150			Education Loan	
03/22	\$ 1,186			03/01/2022	\$ 1,150			Education Loan	
02/22	\$ 1,186			02/01/2022	\$ 1,150			Education Loan	
01/22	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
12/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	

(Continued On Next Page)
000008343-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
10/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
09/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
08/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
07/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
06/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
05/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
04/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
03/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
02/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
01/21	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
12/20	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
11/20	\$ 1,186				\$ 1,150		\$ 0	Education Loan	
10/20	\$ 1,186				\$ 1,150		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274549537

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

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000008350-DISC

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2274549537-EMB-0b190102000001b5-10112022

000008350- DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0003 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0003		06/11/2014	\$ 1,200			Monthly	93						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 1,255	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 1,255			04/01/2022	\$ 1,200			Education Loan	
03/22	\$ 1,255			03/01/2022	\$ 1,200			Education Loan	
02/22	\$ 1,255			02/01/2022	\$ 1,200			Education Loan	
01/22	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
12/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	

(Continued On Next Page)
000008350-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
10/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
09/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
08/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
07/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
06/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
05/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
04/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
03/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
02/21	\$ 1,255			02/01/2021	\$ 1,200			Education Loan	
01/21	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
12/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
11/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
10/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274530402

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

(Continued On Next Page)
000007429-DISC

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2274530402-EMB-0b190102000001b5-10112022

000007429-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0002 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0002		09/26/2013	\$ 1,200			Monthly	99						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/11/2022	\$ 1,255	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan

Fixed Rate

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 1,255			04/01/2022	\$ 1,200			Education Loan	
03/22	\$ 1,255			03/01/2022	\$ 1,200			Education Loan	
02/22	\$ 1,255			02/01/2022	\$ 1,200			Education Loan	
01/22	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
12/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	

(Continued On Next Page)
000007429-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
10/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
09/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
08/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
07/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
06/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
05/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
04/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
03/21	\$ 1,255			02/01/2021	\$ 1,200		\$ 0	Education Loan	
02/21	\$ 1,255			02/01/2021	\$ 1,200			Education Loan	
01/21	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
12/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
11/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	
10/20	\$ 1,255				\$ 1,200		\$ 0	Education Loan	



CREDIT FILE : October 11, 2022

Confirmation # 2274550066

Dear MARTINEZ DYAMINE:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

(Continued On Next Page)
000008388-DISC

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2274550066-EMB-0b190102000001b5-10112022

000008388-DISC
MARTINEZ DYAMINE
2218 GREENHOUSE RD APT 2408
HOUSTON, TX 77084-7958

P.O. Box 105518
Atlanta, GA 30348

What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

The Results Of Our Reinvestigation**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **The information you disputed has been updated as well as other information on this item. Account # - *0001 The results are:** THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS

VERIFIED TO OUR COMPANY THAT THE PRIOR PAYING HISTORY IS BEING REPORTED CORRECTLY. THIS CREDITOR HAS VERIFIED TO OUR COMPANY THAT THE BALANCE IS BEING REPORTED CORRECTLY. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: *ADDITIONAL INFORMATION *HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: **American E, PO Box 60610, Harrisburg, PA 17106-0610 Phone: (800) 699-2908**

FED LOAN SERVICING		PO Box 60610 Harrisburg PA 171060610 : 8006992908											
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
*0001		09/27/2012	\$ 1,750			Monthly	99						
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/30/2022	\$ 1,820	\$ 0	04/2022	\$ 0	\$ 0		04/2022						
Status	Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status				
Pays As Agreed	Installment		Education Loan		Individual Account								

ADDITIONAL INFORMATION:

Student Loan**Fixed Rate**

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/22	No Data Available								
08/22	No Data Available								
07/22	No Data Available								
06/22	No Data Available								
05/22	No Data Available								
04/22	\$ 1,820			04/01/2022	\$ 1,750			Education Loan	
03/22	\$ 1,820			03/01/2022	\$ 1,750			Education Loan	
02/22	\$ 1,820			02/01/2022	\$ 1,750			Education Loan	
01/22	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
12/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	

(Continued On Next Page)
000008388-DISC

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
10/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
09/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
08/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
07/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
06/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
05/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
04/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
03/21	\$ 1,820			02/01/2021	\$ 1,750		\$ 0	Education Loan	
02/21	\$ 1,820			02/01/2021	\$ 1,750			Education Loan	
01/21	\$ 1,820				\$ 1,750		\$ 0	Education Loan	
12/20	\$ 1,820				\$ 1,750		\$ 0	Education Loan	
11/20	\$ 1,820				\$ 1,750		\$ 0	Education Loan	
10/20	\$ 1,820				\$ 1,750		\$ 0	Education Loan	



CREDIT REPORT

DYAMINE MARTINEZ

Report Confirmation

2794771258

4.2 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0001	Reported Balance	\$1,820
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$1,820										
2022		\$1,820	\$1,820	\$1,820								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

Comments 2

Date	Comment
02/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,750	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,820	Date Opened	Sep 27, 2012
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.3 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0013	Reported Balance	\$4,500
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$4,500	\$4,500	\$4,500								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2018	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$4,500	Date Opened	Sep 03, 2018
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	43	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.4 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0008	Reported Balance	\$2,253
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$2,253	\$2,253	\$2,253								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,253	Date Opened	Aug 15, 2016
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	67	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.5 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0015	Reported Balance	\$2,292
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,292	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,292	Date Opened	Aug 22, 2019
Amount Past Due	\$0	Date Reported	Oct 10, 2022

4.6 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0014	Reported Balance	\$3,758
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$3,758	\$3,758	\$3,758								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2018	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,525	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$3,758	Date Opened	Sep 03, 2018
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	43	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.7 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0005	Reported Balance	\$1,186
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$1,186	\$1,186	\$1,186								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,150	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,186	Date Opened	Sep 18, 2014
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	90	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.8 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0004	Reported Balance	\$2,460
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$2,460										
2022		\$2,460	\$2,460	\$2,460								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

Comments 2

Date	Comment
02/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,460	Date Opened	Jun 11, 2014
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	93	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.9 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0003	Reported Balance	\$1,255
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$1,255										
2022		\$1,255	\$1,255	\$1,255								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

Comments 2

Date	Comment
02/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,200	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,255	Date Opened	Jun 11, 2014
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	93	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.10 DEPT OF ED/NELNET

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 9763	Reported Balance	\$36,888
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	🔍	🔍	🔍	🔍	🔍	🔍	🔍	✓	🔍	🔍	🔍	🔍
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due			
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender			F Foreclosure			C Collection Account			
CO Charge-Off	B Included in Bankruptcy		R Repossession			TN Too New to Rate			🔍 No Data Available			

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$36,888	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$36,888	Date Opened	Jun 10, 2022
Amount Past Due		Date Reported	Sep 30, 2022
Actual Payment Amount		Date of Last Payment	Sep 01, 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.11 DEPT OF ED/NELNET

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 9663	Reported Balance	\$22,308
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	🔍	🔍	🔍	🔍	🔍	🔍	🔍	✓	🔍	🔍	🔍	🔍
✓ Paid on Time	30 30 Days Past Due		60 60 Days Past Due			90 90 Days Past Due			120 120 Days Past Due			
150 150 Days Past Due	180 180 Days Past Due		V Voluntary Surrender			F Foreclosure			C Collection Account			
CO Charge-Off	B Included in Bankruptcy		R Repossession			TN Too New to Rate			🔍 No Data Available			

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$22,308	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	12
Balance	\$22,308	Date Opened	Jun 10, 2022
Amount Past Due		Date Reported	Sep 30, 2022
Actual Payment Amount		Date of Last Payment	Sep 01, 2022
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	1	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.12 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0006	Reported Balance	\$2,000
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$2,000	\$2,000	\$2,000								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,000	Date Opened	Feb 03, 2016
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	73	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.13 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0017	Reported Balance	\$5,972
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$5,971	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$5,972	Date Opened	Mar 09, 2020
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0

4.14 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0018	Reported Balance	\$12,847
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$6,431	\$12,847									
2022		\$12,847	\$12,847	\$12,847								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

Date	Comment
04/2022	Fixed rate

Comments 2

Date	Comment
02/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$12,847	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$12,847	Date Opened	Aug 17, 2020
Amount Past Due	\$0	Date Reported	Oct 10, 2022
Actual Payment Amount		Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	20	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	

4.15 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0016	Reported Balance	\$2,986
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$2,917	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$2,986	Date Opened	Aug 22, 2019
Amount Past Due	\$0	Date Reported	Oct 10, 2022

4.16 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0002	Reported Balance	\$1,255
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021		\$1,255										
2022		\$1,255	\$1,255	\$1,255								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

Comments 2

Date	Comment
02/2021	Fixed rate

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
2021												
2020												
2019												
2018												
2017												
2016												

Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$1,200	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$1,255	Date Opened	Sep 26, 2013
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	99	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN

4.17 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0012	Reported Balance	\$6,610
Account Status	PAYS_AS_AGREED	Available Credit	

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022		\$6,610	\$6,610	\$6,610								

Available Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2021												
2022												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2018	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2017	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$6,000	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0
Balance	\$6,610	Date Opened	Sep 26, 2017
Amount Past Due	\$0	Date Reported	Oct 11, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	54	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

4.18 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0011	Reported Balance	\$3,500
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2018	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2017	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	0

4.19 FED LOAN SERVICING

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 0007	Reported Balance	\$4,500
Account Status	PAYS_AS_AGREED	Available Credit	

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	✓	✓	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2021	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2020	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2019	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2018	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2017	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐
2016	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐	☐☐☐☐

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	☐☐☐☐ No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$4,500	Owner	INDIVIDUAL
Credit Limit		Account Type	INSTALLMENT

Terms Frequency	MONTHLY	Term Duration	0
Balance	\$4,500	Date Opened	Aug 15, 2016
Amount Past Due	\$0	Date Reported	Oct 10, 2022
Actual Payment Amount	\$0	Date of Last Payment	Apr 01, 2022
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	67	Delinquency First Reported	
Activity Designator		Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	
Date of First Delinquency			

Comments

Consumer disputes after resolution
Fixed rate

Contact

FED LOAN SERVICING
PO BOX 60610
HARRISBURG, PA 17106
1-800-699-2908